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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

NOV 14 2006

re application of: Smith et al.

Attorney Docket No.: VISAP076

Application No.: 10/633,020

Examiner: COLAN, Giovanna B.

Filed: July 31, 2003

Group: 2162

Title: SMART CARD PERSONALIZATION
ASSISTANCE TOOL

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the U.S. Postal Service with sufficient postage as first-class mail on November 8, 2006 in an envelope addressed to the Commissioner for Patents, P.O. Box 1450 Alexandria, VA 22313-1450

Signed: _____

Jonathan A. Scott

REPLY B

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the Office Action dated September 8, 2006, a response to which is due December 8, 2006, please consider the following remarks:

OK to enter
11/25/06